

From: Maryb5302@aol.com on 08/25/2004 10:06:13 AM

Subject: Study on Credit Bureaus Handling of Disputes

I disputed a medical claim on my credit report using the appropriate forms and procedures explicitly following the instructions given. I wrote a detailed explanation in very clear English words of why the claim should not be in the report. I received a response letter saying "Please send in a letter why you are disputing this claim." It was like I did nothing at all. My attempt to clear my name of this debt was a waste of time. I don't know what the functions of these credit bureau employees are. They don't respond to your request in a related way. What I experienced is: they send you any old response no matter how inappropriate to satisfy the 30 day requirement to respond back to the customer. It doesn't matter that there has been no satisfaction to the problem. What a waste of everyone's time and the employer's money.

Another incident was for a paid medical bill. A Collection Agency placed a debt notice on my credit report. This bill was paid long before the due date. This paid bill still remains on my credit report after two years of placing several phone calls talking to the Biller in the DR's office and the representatives at the Collection Agency. I have applied for several jobs and cannot get employment due to this negative remark on my credit report. It is an almost futile task for an ordinary citizen to dispute items on your credit report. As a result, we now have all these so-called "Credit Lawyers" advertising through fake "Credit Law firms" that they can erase or drop items off your credit report for a hefty fee. The entire credit reporting system needs a complete overhaul in all areas. Their procedures used for FICO scores make little sense. The whole system is a mess from top to bottom.